What You Need to Know Now about Medicare Prescription Drug Coverage

Even if you have drug coverage now, you need to ask "Is Medicare prescription drug coverage right for me?" Follow these 2 steps:

- 1. Find the colored box below that describes the health insurance you have now. If you don't know, call your insurance company or 1-800-MEDICARE for help.
- 2. Follow the colored boxes to find out what you need to do to decide if Medicare prescription drug coverage is right for you.

Medicaid & Other Medicare Health Plans Employer/Union, Original (Medicare Advantage Plans (HMO, State/Federal including the Military Medicare Plan PPO, and Private Fee-for-Service) **Assistance Programs** and Medicare Cost Plans) You have Medicare and Medicaid, and You get health insurance from an • You get all your health insurance from · The Original Medicare Plan is your Medicaid now pays for your prescription employer/union you or your spouse primary insurance. one company (HMO, PPO, PFFS). are currently working with or Medicare sends you a notice · You often have to use doctors and retired from. Follow the yellow boxes. whenever you see a doctor. hospitals in plan's network (HMO or PPO). · You may have a supplemental or · You might need a referral for Medigap policy. specialists (HMO). You get help paying for your Medicare premium. You pay \$88.50 a month in 2006 for Medicare. For most people, this money comes out of their social security check. -OR-You receive Supplemental Security Income (SSI). Follow the tan boxes. Follow the blue boxes. Follow the green boxes. Follow the red boxes. With Drug Coverage No Coverage Other Than Basic With Drug Coverage Medicaid Medicare (A or B Only) Check with your benefits administrator · You can stay in your plan and get Your drug costs will be covered Medicare prescription drug by a Medicare prescription drug You can get prescription drug to help you decide whether you should coverage by enrolling in a Medicare plan instead of Medicaid, unless coverage keep your current coverage. excluded by law. prescription drug plan or you can switch to a Medicare health plan You can also choose to switch to -OR- Compare your drug plan options with drug coverage. another plan. and enroll in a Medicare Without Drug Coverage prescription drug plan. -OR--OR- Check with your benefits • If you do not enroll, you will be administrator. Medigap Plans A-L If Private Fee-for-Service automatically enrolled to make sure your coverage continues. · You can add drug coverage by Without Drug Coverage You can add drug coverage by enrolling in a Medicare enrolling in a Medicare prescription prescription drug plan. ÔYou can stay in your plan and add You can switch to another plan drug plan. prescription drug coverage from at any time. a stand-alone plan. **Other Assistance** • Compare your drug plan options and enroll in a Medicare prescription drug plan. If you don't enroll in a plan, you will be automatically enrolled to make sure you get drug coverage at the lowest cost to You can switch once to another plan.

You can enroll or switch plans as soon as you become eligible for coverage, or at open enrollment.

Visit www.medicare.gov on the web for more information, or call 1-800-MEDICARE.

Note: You can get extra help paying for your prescription drugs from Medicare if your resources (not including your house) are less than \$23,000 (for a married couple) or less than \$11,500 (for an individual). To get this help, call the Social Security Administration (SSA) at 1-800-772-1213 or visit www.socialsecurity.gov on the web. SSA's application process provides you with the quickest decision. You can also go to your local Medicaid office and apply. Your state will determine if you qualify for this, or other assistance that your state provides.